

Walter O'Cheskey  
 Chapter 13 Trustee  
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IN THE UNITED STATES BANKRUPTCY COURT  
 NORTHERN DISTRICT OF TEXAS  
 ABILENE DIVISION

IN RE:

CHRISTOPHER HUGH SPANGLER  
 MANDI RAE SPANGLER

CASE NO: 12-10376-RLJ-13  
 HEARING DATE: 10/30/2013  
 HEARING TIME: 11:00 AM

**TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND  
 PLAN MODIFICATION (if required)**

NOW COMES Walter O'Cheskey, Chapter 13 Trustee, and files this Proposed Trustee's Recommendation Concerning Claims and Plan Modification (if required) in accordance with Bankruptcy Rule 3007 and General Order 2010-01 and would respectively show unto to the Court as follows:

**I.**

**OBJECTION -- NO PROOF OF CLAIM FILED**

The following creditors were scheduled by the Debtor(s). No Proof of Claim has been filed by them or on their behalf, as required by Bankruptcy Rule 3002(a). The bar date for filing claims pursuant to Bankruptcy Rule 3002(c) has passed. Therefore the claims should be DISALLOWED.

Trustee Clm#	Creditor Name	Scheduled Amount	Trustee Clm#	Creditor Name	Scheduled Amount
016 0 U	ABILENE REGIONAL MEDICAL CENTER	\$128,000.00	019 0 U	AT&T CARDMEMBER SERVICE	\$192.00
022 0 U	DEPT OF EDUCATION/NELN	\$33,000.00	024 0 U	DR BRINKMAN	\$2,540.00
025 0 U	DR LEVERTON	\$4,200.00	026 0 U	EASTLAND MEMORIAL HOSPITAL	\$7,000.00
029 0 U	GEMB-LOWES	\$1,844.00	031 0 U	HARVEST ASSOCIATES	\$865.00
032 0 U	HIGHER EDUC SVC CORP	\$5,250.00	033 0 U	LANE BRYANT RETAIL/SOA	\$1.00
034 0 U	RADIOLOGY ASSOCIATES OF ABILENE	\$52.00	035 0 U	SEARS CBNA	\$7,771.00
036 0 U	TEXAS EMERGENCY STAFFING SOLUTIONS	\$825.00	037 0 U	WEST TEXAS RADIOLOGY	\$310.00
038 0 U	WEST TEXAS REHAB	\$2,000.00			

**II.**

**SPECIFIC OBJECTIONS**

No Objections

**III.**

**TRUSTEE'S RECOMMENDATIONS CONCERNING ALLOWED CLAIMS**

The Trustee hereby recommends the ALLOWANCE of the following claims for the amount and in the class as listed below.

Trustee Claim #	Creditor	Collateral / Description	Claim Amount	Value	%	Term	Paid / Treated
<b>SECURED CREDITORS</b>							
008 0	BANK OF OKLAHOMA NA	MORTGAGE ARREARS THRU 12-2012	\$2,658.82	\$140,000.00	7.00%	60	\$56.69 PAID BY TRUSTEE
009 0	ALLY FINANCIAL	2012 GMC ACADIA	\$47,996.28	\$47,950.00	6.00%	60	\$970.43 PAID BY TRUSTEE
010 0 *	ALLY FINANCIAL	2012 DODGE RAM	\$0.00	\$48,123.00			SURRENDERED
011 0 *	CITY OF CISCO	2012 PROPERTY TAXES/ 1014 5TH ST, CISCO, TEXAS	\$272.26	\$17,669.00			SURRENDERED
Not provided for in confirmed plan. See Modification Below.							
012 0 *	COUNTY OF EASTLAND	2012 PROPERTY TAXES/1014 5TH ST, CISCO, TEXAS	\$188.21	\$17,669.00			SURRENDERED
013 0 *	GRANDVIEW AT LAS VEGAS	TIMESHARE/2150 JO RAE AVE, LAS VEGAS, NV	\$0.00	\$9,990.00			SURRENDERED
014 0	BANK OF OKLAHOMA NA	DIRECT PMTS BEGIN 1-2013	\$135,278.60	\$140,000.00			PD DIRECT BY DEBTOR

015 0	EASTLAND COUNTY APPRAISAL DISTRICT	PROPERTY TAXES/6217 HWY 183, CISCO, TEXAS	\$0.00	\$140,000.00	PD DIRECT BY DEBTOR
055 0	CITY NTL BK/OCWEN LOAN SERVICE	MORTGAGE 1014 5TH ST. CISCO, TX	\$0.00	\$32,450.00	SURRENDERED

**UNSECURED GENERAL CREDITORS**

<u>Trustee Clm#</u>	<u>Creditor Name</u>	<u>Claim Amount</u>	<u>Trustee Clm#</u>	<u>Creditor Name</u>	<u>Claim Amount</u>
009 1 U	ALLY FINANCIAL	\$46.28	017 0 U	PANHANDLE PLAINS	\$57,910.26
	<i>SPLIT CLAIM/2012 GMC ACADIA</i>			<i>STUDENT LOAN</i>	
018 0 U	BECKET & LEE LLP	\$3,735.85	020 0 U	PRA RECEIVABLES MANAGEMENT	\$3,219.58
	<i>PURCHASES/AMERICAN EXPRESS</i>			<i>PURCHASES/CHASE</i>	
021 0 U	QUANTUM3 GROUP	\$322.24	023 0 U	DISCOVER FINANCIAL SERVICES	\$2,239.44
	<i>PURCHASES/LANE BRYANT</i>			<i>PURCHASES</i>	
027 0 U	PRA RECEIVABLES MANAGEMENT	\$991.08	028 0 U	PRA RECEIVABLES MANAGEMENT	\$1,130.34
	<i>PURCHASES/JC PENNEY</i>			<i>PURCHASES/JC PENNEY</i>	
030 0 U	PRA RECEIVABLES MANAGEMENT	\$982.13	057 0 U *	PANHANDLE PLAINS	\$482.46
	<i>PURCHASES/WALMART</i>			<i>STUDENT LOAN</i>	
				<i>Not provided for in confirmed plan.</i>	
058 0 U *	ALLY FINANCIAL	\$16,332.27	059 0 U *	NELNET	\$36,413.84
	<i>AUTO DEFICIENCY/2012 DODGE RAM PICKUP</i>			<i>STUDNET LOAN</i>	
	<i>Not provided for in confirmed plan.</i>			<i>Not provided for in confirmed plan.</i>	

If the Trustee's recommendation concerning any claim differs from the amount indicated in a creditor's Proof of Claim, the recommendation is deemed an objection to such claim. Unless a timely response or objection is filed contesting the Trustee's recommendation, the objection will be sustained and such claim will be allowed only in the amount and in the class indicated.

Any proposed changes by the Debtor that extends the term or lowers the interest rate as to any secured claim contained in the confirmed Plan must be set out in a Debtor's Objection or Response to the Trustee's Recommendation Concerning Claims and noticed to the affected creditor in the absence of a letter agreement between the Debtor and the affected creditor.

**IV.****TRUSTEE'S PLAN MODIFICATION**

Pursuant to 11 U.S.C. Section 1329, and in accordance with General Order 2010-01 Section 8, the Trustee requests the following Modification of Debtor's(s') Confirmed Plan, subject to feasibility herein:

Trustee's Modification is as follows:

The City of Cisco's secured claim for \$272.26 shall be valued at \$17,669.00 and Surrendered.

/s/ Walter O'Cheskey

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Walter O'Cheskey  
Chapter 13 Trustee

IF AN OBJECTION IS FILED, A HEARING WILL BE HELD 10/30/2013 AT 11:00 AM CONCERNING THE TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND PLAN MODIFICATION (IF REQUIRED) (TRCC) AT THE FOLLOWING LOCATION:

VIDEO: US COURTHOUSE ROOM 2201, 3RD & PINE, ABILENE, TEXAS 79604

A PRE-HEARING CONFERENCE WITH THE TRUSTEE SHALL BE HELD AT THE SAME LOCATION AT 8:30am. ALL PARTIES ARE REQUIRED TO ATTEND THE PREHEARING CONFERENCE. ANY OBJECTIONS TO THE PLEADINGS NOT RESOLVED OR DEFAULTED AT THE PRE-HEARING CONFERENCE WILL BE HEARD BY THE COURT AT THE HEARING DATE AND TIME ABOVE. TO BE CONSIDERED, ANY OBJECTION OR RESPONSE MUST BE MADE IN WRITING, SERVED ON ALL EFFECTED CREDITORS AND FILED WITH THE COURT WITHIN THIRTY (30) DAYS FROM THE DATE OF SERVICE.

PURSUANT TO GENERAL ORDER 2010-01 SECTION 8(C), UNLESS AN OBJECTION IS TIMELY FILED AS TO THE TREATMENT OF ANY CLAIM OR MODIFICATION, THE CLAIM OR MODIFICATION WILL BE ALLOWED OR APPROVED AS DESCRIBED IN THE TRCC AND SUCH TREATMENT WILL BE FINAL AND BINDING ON ALL PARTIES.

/s/ Walter O'Cheskey

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Walter O'Cheskey  
Chapter 13 Trustee

I hereby certify that a copy of the foregoing Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) and Notice of Hearing and Pre-Hearing Conference on Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) was this date served on the following parties electronically or at the addresses listed below by U.S. First Class mail:

Date: 8/29/2013

/s/ Walter O'Cheskey

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Walter O'Cheskey  
Chapter 13 Trustee

ABILENE REGIONAL MEDICAL CENTER 6250 HWY 83-84 AT ANTILLEY ROAD ABILENE TX 79606  
ACS C/O PANHANDLE PLAINS 501 BLEECKER ST UTICA NY 13501  
ALLY FINANCIAL PAYMENT PROCESSING CENTER PO BOX 78367 PHOENIX AZ 85062  
ALLY FINANCIAL PO BOX 130424 ROSEVILLE MN 55113  
ALLY FINANCIAL PO BOX 380901 BLOOMINGTON MN 55438  
AMERICAN EXPRESS AMERICAN EXPRESS SPECIAL RESEARCH PO BOX 981540 EL PASO TX 79998  
AT&T CARDMEMBER SERVICE PO BOX 44167 JACKSONVILLE FL 32231  
BANK OF OKLAHOMA NA 7060 S YALE SUITE 200 TULSA OK 74136  
BANK OF TEXAS NA 5956 SHERRY LN DALLAS TX 75225  
BECKET & LEE LLP ATTORNEYS AT LAW 16 GENERAL WARREN, PO BOX 3001 MALVERN PA 19355  
BOKF/BANK OF OKLAHOMA LAW OFFICE OF MICHAEL J SCHROEDER 3610 NORTH JOSEY LANE SUITE 206 CARROLLTON TX 75007  
CHASE PO BOX 15298 WILMINGTON DE 19850  
CHRISOPHER HUGH SPANGLER 6217 HWY 183 CISCO TX 76437  
CHRISTOPHER HUGH SPANGLER & MANDI RAE SPANGLER 6217 HWY 183 CISCO TX 76437  
CITY NTL BK/OCWEN LOAN SERVICE ATTN: BANKRUPTCY PO BOX 24738 WEST PALM BEACH FL 33416  
CITY OF CISCO C/O MCCREARY, VESELKA, BRAGG, & ALLEN PO BOX 1269 ROUND ROCK TX 78680  
CITY OF CISCO PO BOX 914 EASTLAND TX 76448  
COMENITY BANK-LNBRYANT PO BOX 182789 COLUMBUS OH 43218  
COUNTY OF EASTLAND MCCREARY VESELKA BRAGG & ALLEN PC PO BOX 1269 ROUND ROCK TX 78680  
COUNTY OF EASTLAND PO BOX 389 EASTLAND TX 76448  
CREDIT COLLECTIONS I 2601 NW EXPRESSWAY STE 1000E OKLAHOMA CITY OK 73112  
DEPT OF EDUCATION/NELN 121 S 13TH ST LINCOLN NE 68508  
DISCOVER FIN SVCS LLC PO BOX 15316 WILMINGTON DE 19850  
DISCOVER FINANCIAL SERVICES PO BOX 3025 NEW ALBANY OH 43054  
DR BRINKMAN 5236 W UNIVERSITY ST SUITE 3200 MCKINNEY TX 75071  
DR LEVERTON 6200 REGIONAL PLZ SUITE 1250 ABILENE TX 79606  
EASTLAND COUNTY APPRAISAL DISTRICT PO BOX 914 EASTLAND TX 76448  
EASTLAND MEMORIAL HOSPITAL 304 SOUTH DAUGHERTY ST EASTLAND TX 76448  
GECRB-JCP PPP PO BOX 965005 ORLANDO FL 32896  
GEMB JC PENNY ATTENTION : BANKRUPTCY PO BOX 103104 ROSWELL GA 30076  
GEMB/WALMART ATTN: BANKRUPTCY PO BOX 103104 ROSWELL GA 30076  
GEMB-LOWES ATTN: GEMB PO BOX 103104 ROSWELL GA 30076  
GRANDVIEW AT LAS VEGAS 9940 LAS VEGAS BLVD SOUTH LAS VEGAS NV 89153  
HARVEST ASSOCIATES PO BOX 138 SPRING TX 77383  
HIGHER EDUC SVC CORP 4381 W GREEN OAKS BLVD S ARLINGTON TX 76016  
INTERNAL REVENUE SERVICE PO BOX 7317 PHILADELPHIA PA 19101  
INTERNAL REVENUE SERVICE PO BOX 7346 PHILADELPHIA PA 19101  
JC PENNEY PO BOX 533 DALLAS TX 75221  
LANE BRYANT RETAIL/SOA 450 WINKS LN BENSALAM PA 19020  
MACKIE WOLF ZIENTZ & MANN PC PARKWAY OFFICE CENTER SUITE 900 14160 NORTH DALLAS PARKWAY DALLAS TX 75254  
MCCREARY VESELKA BRAGG & ALLEN PO BOX 1269 ROUND ROCK TX 78680  
MICHAEL J SCHROEDER 3610 NORTH JOSEY LANE SUITE 206 CARROLLTON TX 75007  
NELNET STUDENT LOAN TRUST C/O NELNET 3015 SOUTH PARKER ROAD SUITE 400 AURORA CO 80014  
NELNET US DEPARTMENT OF EDUCATION PO BOX 740283 ATLANTA GA 30374  
OCWEN LOAN SERVICING LLC 1661 WORTHINGTON RD SUITE 100 WEST PALM BEACH FL 33409  
PANHANDLE PLAINS TEXAS GUARANTEED STUDENT LOAN CORP PO BOX 83100 ROUND ROCK TX 78683  
PANHANDLE PLAINS TGS LC PO BOX 659602 SAN ANTONIO TX 78265  
PRA RECEIVABLES MANAGEMENT PORTFOLIO REC ASSOC PO BOX 41067 NORFOLK VA 23541  
PRA RECEIVABLES MANAGEMENT PORTFOLIO RECOVERY ASSOC PO BOX 12914 NORFOLK VA 23541  
QUANTUM3 GROUP COMENITY BANK PO BOX 788 KIRKLAND WA 98083  
RADIOLOGY ASSOCIATES OF ABILENE PO BOX 2898 ABILENE TX 79604  
SEARS CBNA PO BOX 6282 SIOUX FALLS SD 57117  
TEXAS EMERGENCY STAFFING SOLUTIONS 17300 PRESTON RD STE 555 DALLAS TX 75252  
UNITED STATES ATTORNEY 801 CHERRY STREET UNIT 4 FT WORTH TX 76102  
US ATTORNEY ATTORNEY IN CHARGE 1100 COMMERCE STREET SUITE 300 DALLAS TX 75242  
US ATTORNEY GENERAL 10TH ST & CONSTITUTION AVE WASHINGTON DC 20530  
WEST CENTRAL TX COLLECTIONS PO BOX 2586 ABILENE TX 79604  
WEST TEXAS RADIOLOGY 3280 JOE BATTLE BLVD EL PASO TX 79938  
WEST TEXAS REHAB 4601 HARTFORD ABILENE TX 79605